



# ask SHIP

**Q: I am considering enrolling in a Medicare Advantage plan next March when I turn age 65. After six months, if I decide I don't like using a managed care plan, can I drop my Advantage plan and purchase a Medicare Medigap plan without being medically underwritten by Medigap insurance companies?**

**A.** Medicare beneficiaries have a 12 month period to try out a Medicare Advantage plan. If you are dissatisfied with the plan during that 12 months, you can disenroll from plan.

You can then rejoin Original Medicare and still have a guaranteed issue right to purchase a Medigap policy. A guaranteed issue right means an insurance company can't refuse to sell you a policy. The Medigap insurance company cannot deny you coverage, no matter your health status. (A few states have more generous rights than others.)

You are eligible for this trial period in one of two situations:

- You joined a Medicare Advantage plan when you first eligible for Medicare at age 65.
- You first signed up for Original Medicare and a Medigap policy but then switched to a Medicare Advantage Plan.

This trial period applies only to the first time you switched to a Medicare Advantage Plan.

This Trial Right would not apply to people under age 65 because they are not guaranteed issuance of a Medigap policy in the state of Indiana.

If you stay with a Medicare Advantage plan for more than 12 months or already used the one trial period, you can switch to Original Medicare during the Fall Annual Enrollment Period (October 15 – December 7). Your new coverage would begin January 1.

However, insurance companies offering a Medigap policy in most states can apply medical underwriting at that time, meaning you would not have a guaranteed issue

right. The company can charge more, or delay or deny coverage.

Or, you can switch to Original Medicare during the Medicare Advantage Disenrollment Period (January 1-February 14). Changes you make will go into effect the first day of the following month.

Switching back to Original Medicare may affect your Part D prescription drug coverage. You may want to enroll in a Part D plan when dropping an Advantage plan that included prescription drug coverage.

If you or someone you know needs help with the Annual Enrollment Period, Medicare Advantage Plans, or any other Medicare related question, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.